

WHAT IS CLAIMED IS:

1. A network based payment processing system comprising:
an input process configured to receive disbursement requests,
an authorization process configured to apply predetermined rules to control verifying proper authorization of said disbursement requests,
an accounting process configured to track parameters pertaining to the fulfillment of authorized ones of said disbursement requests, and
an output process configured to process said disbursement requests for payment.
2. The network based payment processing system of claim 1 wherein said input process includes a communications interface to an intranet.
3. The network based payment processing system of claim 1 wherein said input process includes a graphical user interface.
4. The network based payment processing system of claim 1 wherein said predetermined rules include a rule denying authorization when a disbursement request has a requesting party that is not different from a designated recipient specified in said disbursement request.
5. The network based payment processing system of claim 1 wherein said predetermined rules include a rule denying authorization when a disbursement request has exceeded a limit.
6. The network based payment processing system of claim 1 wherein said accounting process includes logic for tracking multiple awards to a particular recipient.
7. The network based payment processing system of claim 1 wherein said accounting process is further configured to track multiple funds corresponding to a plurality of disbursement categories.

8. The network based payment processing system of claim 1 wherein said output process is further configured to initiate an electronic fund transfer to effect said payment to a recipient.

9. The network based payment processing system of claim 1 wherein said output process is further configured to generate a negotiable instrument in a tangible form to effect said payment to a recipient.

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10. A network based method of disbursing funds, said network based method including the steps of:

receiving a disbursement request;
applying predetermined rules to authorize said disbursement request;
supvising the proper approval based on applied ones of said authorization rules;
tracking available funds from which said disbursement is to be drawn; and
processing said disbursement for payment.

11. The method of claim 10 wherein said disbursement receiving step includes the step of receiving said request over an intranet.

12. The method of claim 10 further including the step of presenting a graphical user interface to said requesting party.

13. The method of claim 10 wherein one of said predetermined rules denies authorization of said request when a requesting party is identical to a receiving party.

14. The method of claim 10 wherein one of said predetermined rules denies authorization of said request when said request exceeds a maximum authorization amount.

15. The method of claim 10 wherein one of said predetermined rules denies authorization of said request when said request is not complete.

16. The method of claim 10 wherein said step of tracking includes the step of tracking a plurality of disbursement categories.

17. The method of claim 10 further including the step of transferring a payment via electronic fund transfer.

18. The method of claim 10 further including the step of generating a negotiable instrument in a tangible form to effect said payment to a recipient.

19. A payment system comprising:

a web server configured to host a payment processing site for receiving payment requests;

an authorization module configured to control proper authorization of said payment requests to provide approved payments;

an accounting module configured to verify fund availability and to track fund disbursement in connection with said approved payments; and

a payment module configured to initiate payment to recipients designated in connection with said approved payments in response to said verification of fund availability and said proper authorization.

20. The payment system of claim 19 wherein said authorization module includes a routing module configured to obtain authorization of said payment from a number of authorization entities.